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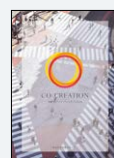
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Co-Creation Management Report 2016



Co-Creation Sustainability Report 2016

For the fiscal year ended March 31, 2015, MARUI GROUP published *Co-Creation Management Report 2015*, its first integrated report for shareholders, investors, and other stakeholders, which was followed up with the release of *Co-Creation CSR Report 2015*, a digest report. "Co-creation management" refers to the type of management for co-creating customer happiness to which MARUI GROUP aspires. Our co-creation management reports place more emphasis on management strategies while co-creation CSR reports focus primarily on the Company's connection with communities and the greater society. The Company has published CSR reports every year since 2008 (some are available in Japanese only). For this latest edition, we chose the name "Co-Creation Sustainability Report" as an expression of the passion we have held thus far and our commitment to the future.

[www.0101maruigroup.co.jp/english.html](http://www.0101maruigroup.co.jp/english.html)

**Editorial Policy**  
 In compiling *Co-Creation Sustainability Report 2016*, we endeavored to make the report of interest to readers, selecting topics with a focus on important initiatives based on MARUI GROUP's business characteristics. In the future, we plan to create a sustainability page on our corporate website, which we will continually update with environmental, social, and governance (ESG) data for use by ESG evaluation institutions and ESG-minded investors alike.

## ACTION

# MARUI GROUP aims to be a company that provides fulfilling lifestyles for all customers.

MARUI GROUP aims to be a company that provides fulfilling lifestyles for all customers through its unique business model comprising its Retailing and FinTech businesses.

The Company has continued to develop its characteristic business model merging retailing with sales on credit since it was founded in 1931, thereby establishing truly unique strengths and a distinctive position in the Japanese retailing industry.

MARUI GROUP strives to practice "co-creation management," which entails working together with all of its stakeholders to co-create customer happiness. Moreover, we are focused on the concept of "inclusion" as the key to responding to ever-changing customer needs and social issues and forging a better future.

Through co-creation activities advanced with all stakeholders, MARUI GROUP will endeavor to help build a flourishing society in which all are included.